

Cumulative Totals**HOC:** Philadelphia (HOC)**State:** DELAWARE**Agency Type:** All Agency Types**Report Period:** HUD-9902 Data from Oct 1, 2013 to Sep 30, 2014**Fiscal Year:** 2014**All Counseling and
Education Activities****3. Ethnicity of Clients (select only one)**

a. Hispanic	519
b. Not Hispanic	5,923
c. Chose not to respond	211
Section 3 Total:	6,653

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	9
b. Asian	42
c. Black or African American	3,433
d. Native Hawaiian or Other Pacific Islander	10
e. White	2,715

Multi-Race

f. American Indian or Alaska Native and White	3
g. Asian and White	3
h. Black or African American and White	46
i. American Indian or Alaska Native and Black or African American	0
j. Other multiple race	157
k. Chose not to respond	235
Section 4 Total:	6,653

5. Income Levels

a. < 50% of Area Median Income (AMI)	2,509
b. 50 - 79% of AMI	2,201
c. 80 - 100% of AMI	933
d. > 100% AMI	870
e. Chose not to respond	140
Section 5 Total:	6,653

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	948
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	269

c. Completed resolving or preventing mortgage delinquency workshop	602
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	0
e. Completed fair housing workshop	20

f. Completed predatory lending workshop	0
g. Completed rental workshop	17
h. Other workshop	517

Group Session / Section 6 Total: 2,373

7. Numbers of Clients Counseled, by Purpose of Visit and Results

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	439
2) Client will be mortgage ready within 90 days	499

3) Client will be Mortgage Ready after 90 Days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership	191
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4) Receiving long term pre-purchase counseling	493
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5) Entered lease purchase progra	0
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6) Decided Not to purchase housing; no further effort to prepare needed	3
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7) Withdrew from counseling	210
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8) Other	22
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Section 7a Sub-total: 1,857

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	34
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2) Mortgage refinanced	7
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3) Mortgage modified	279
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4) Received second mortgage	4
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5) Initiated forbearance agreement/repayment plan	103
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6) Executed a deed-in-lieu	10
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7) Sold property/chose alternative housing solution	11
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8) Pre-foreclosure sale	18
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9) Mortgage foreclosed	12
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10) Counseled and referred to another social service or emergency assistance agency	21
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11) Obtained partial claim loan from FHA lender	36
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12) Bankruptcy	17
13) Entered debt management plan	4
14) Counseled and referred for legal assistance	207
15) Currently receiving foreclosure prevention/budget counseling	1,232
16) Withdrew from counseling	111
17) Other	91
Section 7b Sub-total:	2,197

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	0
2) Counseled on HECM; decided not to obtain mortgage	2
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	0
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	0
7) Counseled and referred to other social service agency	1
8) Sold house/chose alternative housing solution	0
9) Completed financial management/budget counseling	32
10) Completed home maintenance counseling	0
11) Counseled and utilities brought current	1
12) Counseled and referred for legal assistance	2
13) Currently receiving counseling	50
14) Withdrew from counseling	1
15) Other	5
Section 7c Sub-total:	94

d. Seeking Help in Locating, Securing, or Maintaining Residence in

1) Received housing search assistance	3
2) Obtained temporary rental relief	11
3) Counseled and referred to agency with rental assistance program	72
4) Advised on recertification for HUD/other subsidy program	0
5) Counseled and referred to other social service agency	5

6) Counseled and referred to legal aid agency for fair housing assistance	0
7) Counseled and referred to legal aid agency for assistance with eviction	0
8) Found alternative rental housing	1
9) Decided to remain in current housing situation	1
10) Resolved issue in current tenancy	2
11) Entered debt management/repayment plan	1
12) Counseled and utilities brought current	23
13) Resolved security deposit dispute	2
14) Currently receiving counseling	0
15) Withdrew from counseling	0
16) Other	5
Section 7d Sub-total:	126
e. Seeking Shelter or Services for the Homeless	
1) Occupied emergency shelter	0
2) Occupied transitional housing	0
3) Occupied permanent housing with rental assistance	4
4) Occupied permanent housing without rental assistance	0
5) Counseled Referred to other social service agency	0
6) Remained homeless	0
7) Currently receiving counseling	2
8) Withdrew from counseling	0
9) Other	0
Section 7e Sub-total:	6
Individual Counseling / Section 7 a-e Total:	4,280
Total Counseling / Section 6 and 7 Total:	6,653

8. HUD Housing Counseling Grant(s) Data

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants